CFBANK

1.000000000000000000000000000000000000	Cri	BANK					
Company Com						Number of Insured	
12/85/2008		CPP Dichures	CDD Dieburge		art .		
Selected balance and off-balance sheet items							
Secretar and or real		12/05/	2008	282	.03	1	
Ameth	Colocted balance and off balance cheet items	200	19	20:	10	% sha from prov	
1.000000000000000000000000000000000000	Selected balance and on-balance sheet items	\$ mill	ions	\$ mill	lions	%cilg from prev	
Construction & Government	Assets		\$272		\$273	0.5%	
Sead of all \$ finally residential \$15	Loans		\$239		\$200	-16.3%	
Some requipy	Construction & development		\$15		\$11	-26.4%	
Sept	Closed-end 1-4 family residential		\$39		\$30	-22.5%	
Section	Home equity		\$18		\$16	-11.9%	
Sementarial Animatrial Sementarial Se	Credit card		\$0		\$0	0.8%	
Securitation outstanding grincipal Securitation Securit	Other consumer		\$6		\$1	-90.2%	
Mused commitments	Commercial & Industrial		\$43		\$38	-11.7%	
Securities controlled Securities Secur	Commercial real estate		\$81		\$70	-13.3%	
Securities controlled Securities Secur							
September Sept							
Seet based securities 50 50 50 50 50 50 50 5							
Cash & balances due S0 S0 S0 S0 S0 S0 S0 S						35.6%	
Cash & balances due							
Secidential mortgage originations							
Social and manages originated for sale (quarter) So So	Cash & balances due		\$3		\$3	17.3%	
Social and manages originated for sale (quarter) So So	Posidential mortgage originations						
Speement MELOC originated for scale (quarter) Speement MELOC originations sold (quarter originations sold (quarter) Speement MELOC originations sold (quarter originations sold (quarter originations sold (quarter originations sold (quarter originations sold (quarter) Speement MELOC o			¢o.		Ć0		
Cosed-end mortgage originations sold (quarter) S0 S0 S0 S0 S0 S0 S0 S							
Deposit Substitute							
Liabilities							
Deposits S213 S229 7.38	Open-end HELOC Originations sold (quarter)		ŞU		ŞU		
Total other borrowings	Liabilities		\$247		\$255	3.1%	
Filt B advances	Deposits		\$213		\$229		
Equity capital at quarter end S25 S19 24.7% Stock sales and transactions with parent holding company (cumulative through calendar year) Performance Ratios Tier 1 leverage ratio 8.9% 6.6% Tier 1 risk based capital ratio 10.5% 9.4% Total risk based capital ratio 11.7% 10.7% Return on equity 3.35.3% 1.17.2% Return on assets 3.3% 1.12% Total risk pased capital ratio 11.7% 5.3% 9.4% 1.17.2% Return on assets 3.3% 1.12% Return on assets 4.1.2% 9.5% 9.5% 1.17.2% Return on assets 5.2.5% 0.10.1% 0.10.1% 1.10.1%	Total other borrowings		\$32		\$24		
Equity capital at quarter end \$25 \$19 -24.7% \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10	FHLB advances		\$0		\$0		
Equity capital at quarter end \$25 \$19 -24.7% \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10							
Stock sales and transactions with parent holding company (cumulative through calendar year)							
Performance Ratios Tier 1 leverage ratio							
Tier 1 leverage ratio 8.9% 6.6% - Tier 1 risk based capital ratio 10.5% 9.4% - Total risk based capital ratio 11.7% 10.7% - Return on quity¹ -3.3% -17.2% - Return on assets¹ 3.5% 3.1% - Net interest margin¹ 3.5% 3.1% - Coverage ratio (IALLA-Alloc transfer risk)/Noncurrent loans)} 45.3% 95.8% - Loss provision to net charge-offs (qtr) 218.9% 101.0% - Net charge-offs to average loans and leases¹ 2.5% 2.3% - ¹ Quarterly, annualized. Noncurrent Loans Gross Charge-Offs - Asset Quality (% of Total Loan Type) 2009 2010 2009 2010 Construction & development 17.3% 0.0% 3.9% 0.0% - Closed-end 1-4 family residential 1.6% 0.9% 0.7% 0.4% - Home equity 4.4% 1.0% 1.0% 0.0% - Credit card	Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0		\$0	NA NA	
Tier 1 leverage ratio 8.9% 6.6% - Tier 1 risk based capital ratio 10.5% 9.4% - Total risk based capital ratio 11.7% 10.7% - Return on quity¹ -3.3% -17.2% - Return on assets¹ 3.5% 3.1% - Net interest margin¹ 3.5% 3.1% - Coverage ratio (IALLA-Alloc transfer risk)/Noncurrent loans)} 45.3% 95.8% - Loss provision to net charge-offs (qtr) 218.9% 101.0% - Net charge-offs to average loans and leases¹ 2.5% 2.3% - ¹ Quarterly, annualized. Noncurrent Loans Gross Charge-Offs - Asset Quality (% of Total Loan Type) 2009 2010 2009 2010 Construction & development 17.3% 0.0% 3.9% 0.0% - Closed-end 1-4 family residential 1.6% 0.9% 0.7% 0.4% - Home equity 4.4% 1.0% 1.0% 0.0% - Credit card	Performance Ratios						
Total risk based capital ratio 11.7% 10.7%			8.9%		6.6%		
Return on equity¹ -35.3% -17.2% -78.2% -17.2% -78.2% -17.2% -78.2% -17.2% -78.2% -17.2% -78.2% -12.2% -78.2% -12.2% -78.2% -12.2% -78.2% -12.2% -78.2%	Tier 1 risk based capital ratio		10.5%		9.4%		
Return on assets	Total risk based capital ratio		11.7%				
Net interest margin 1 3.5% 3.1% - Coverage ratio {{ALLL+Alloc transfer risk//Noncurrent loans}} 45.3% 95.8% - Loss provision to net charge-offs (qtr) 218.9% 101.0% - Net charge-offs to average loans and leases 1 2.5% 2.3% - 1 Quarterly, annualized. Noncurrent Loans Gross Charge-Offs	Return on equity ¹		-35.3%				
Net interest margin	Return on assets ¹		-3.3%				
Coverage ratio {{ALLL+Alloc transfer risk//Noncurrent loans}}	Net interest margin ¹				3.1%		
Noncurrent Loans Gross Charge-Offs			45.3%				
Noncurrent Loans Gross Charge-Offs							
Noncurrent Loans Gross Charge-Offs	4		2.5%				
Asset Quality (% of Total Loan Type) 2009 2010 2009 2010 Construction & development 17.3% 0.0% 3.9% 0.0% - Closed-end 1-4 family residential 1.6% 0.9% 0.7% 0.4% - Home equity 4.4% 1.0% 1.0% 0.0% - Credit card 0.0% 0.0% 0.0% 0.0% - Other consumer 0.2% 1.8% 0.1% 0.0% - Commercial & Industrial 0.5% 4.6% 0.5% 2.7% - Commercial real estate 3.7% 3.2% -0.1% 0.0% -							
Asset Quality (% of Total Loan Type) 2009 2010 2009 2010 Construction & development 17.3% 0.0% 3.9% 0.0% - Closed-end 1-4 family residential 1.6% 0.9% 0.7% 0.4% - Home equity 4.4% 1.0% 1.0% 0.0% - Credit card 0.0% 0.0% 0.0% 0.0% - Other consumer 0.2% 1.8% 0.1% 0.0% - Commercial & Industrial 0.5% 4.6% 0.5% 2.7% - Commercial real estate 3.7% 3.2% -0.1% 0.0% -							
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Home equity	·						
Credit card 0.0% 0.0% 0.0% 0.0% - Other consumer 0.2% 1.8% 0.1% 0.0% - Commercial & industrial 0.5% 4.6% 0.5% 2.7% - Commercial real estate 3.7% 3.2% -0.1% 0.0% -						-	
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Commercial & Industrial 0.5% 4.6% 0.5% 2.7% - Commercial real estate 3.7% 3.2% -0.1% 0.0% -						-	
Commercial real estate 3.7% 3.2% -0.1% 0.0% -							
						-	
	Commercial real estate Total loans	4.7%	3.2%	-0.1%	0.0%		